

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Clyde John Karcheski  
Debtor

Case No. 24-01472-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 13, 2024

User: AutoDocke  
Form ID: ntdeffil

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2024:

Recip ID	Recipient Name and Address
db	Clyde John Karcheski, 42 Knox St, Hanover Twp, PA 18706-4126

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2024

Signature: /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Clyde John Karcheski help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Clyde John Karcheski,

Chapter

13

**Debtor 1**

Case No.

5:24-bk-01472-MJC

**Notice**

Pursuant to Bankruptcy Rules 1007, and 3015, and 11 U.S.C. 110, 329, and 521, the documents below must be filed to complete the above-referenced petition. If all documents required under Section 521 (in a Chapter 7 or 13 individual case) are not filed, the case may be **dismissed**.

This notice is being issued because the document(s) listed below were either not filed or not filed using the Official Bankruptcy Form(s) (if applicable).

**The following document(s), if listed below, are due immediately:**

**The following document(s), if listed below, are due within fourteen (14) days of the initial filing of petition unless stated otherwise:**

- 106Sum – Summary of Your Assets and Liabilities and Certain Statistical Information.
- 106Dec – Declaration About an Individual Debtor's Schedules.
- 106A/B – Schedule A/B: Property.
- 106C – Schedule C: The Property You Claim as Exempt.
- 106D – Schedule D: Creditors Who Have Claims Secured by Property.
- 106E/F – Schedule E/F: Creditors Who Have Unsecured Claims.
- 106G – Schedule G: Executory Contracts and Unexpired Leases.
- 106H – Schedule H: Your Codebtors.
- 106I – Schedule I: Your Income.
- 106J – Schedule J: Your Expenses:
- 107 – Statement of Financial Affairs for Individuals Filing for Bankruptcy.
- Employee Income Records (Payment Advices) – received from employer for income earned within sixty (60) days before filing and/or Certification of No Payment Advices on Local Bankruptcy Form 1007-1(c) (Individual Cases Only). Social Security Number should be redacted.
- 122C-1 – Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.
- 122C-2 – Chapter 13 Calculation of Your disposable Income.
- 2030 – Disclosure of Compensation of Attorney for Debtor.
- Chapter 13 Plan. Local Bankruptcy Form 3015-1

*To obtain the most recent Official Bankruptcy Forms, please refer to  
<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>*

**Address of the Bankruptcy Clerk's Office:**  
Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: KarenDavis, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: June 13, 2024

ntdeffil (Notice of Deficient Filing) (10/23)